

CITIZENS BANK *MINNESOTA*

Loan-To-Deposit Ratio For Each Quarter Of Prior Calendar Year

<u>Quarter Ending</u>	<u>Loan/Deposit</u>
3/31/2022	63.30%
6/30/2022	67.32%
9/30/2022	68.07%
12/31/2022	70.42%
3/31/2023	69.19%
6/30/2023	73.24%
9/30/2023	75.11%
12/31/2023	75.85%
3/31/2024	76.01%
6/30/2024	80.33%
9/30/2024	79.95%
12/31/2024	81.18%
3/31/2025	76.24%
6/30/2025	78.75%
9/30/2025	79.59%
12/31/2025	79.57%